

IN THE SPECIFICATION:

On page 1, before the heading "Cross Reference to Related Application," insert the following paragraph:

This application is a continuation of U.S. Application No. 10/189,231, filed July 5, 2002, which is a continuation of U.S. Application No. 09/790,566, filed February 23, 2001, now U.S. Patent No. 6,449,367, which is a continuation of U.S. Application No. 09/247,328, filed February 10, 1999, now U.S. Patent No. 6,240,185, which is a continuation of U.S. Application No. 08/689,606, filed August 12, 1996, now U.S. Patent No. 5,943,422.

Please replace the paragraph on Page 1, lines 7-15 with the following paragraph:

This application is related to commonly assigned copending application Serial Number 08/388,107 of Ginter et al., filed 13 February 1995, entitled "SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION," (attorney reference number 895013). now abandoned. A file wrapper continuation of Application No. 08/388,107 issued as U.S. Patent No. 5,982,891. We incorporate by reference, into this application, the entire disclosure of this prior-filed Ginter et al. patent application just as if its entire written specification and drawings were expressly set forth in this application.

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